

ROUTING AND TRANSMITTAL SLIP			Date
TO: (Name, office symbol, room number, building, Agency/Post)		Initials	Date
1.	C/RD		
2.			
3.			
4.			
5.			
Action	File	Note and Return	
Approval	For Clearance	Per Conversation	
As Requested	For Correction	Prepare Reply	
Circulate	For Your Information	See Me	
Comment	Investigate	Signature	
Coordination	Justify		
REMARKS			

FYI  
12/17/77  
10:25  
10:25

DO NOT use this form as a RECORD of approvals, concurrences, disposals, clearances, and similar actions

FROM: (Name, org. symbol, Agency/Post)	Room No.—Bldg.
ADD/GBS	Phone No.

5041-102

☆ GPO : 1983 O - 381-529 (301)

OPTIONAL FORM 41 (Rev. 7-76)  
Prescribed by GSA  
FPMR (41 CFR) 101-11.206

*Annuity  
Comparisons  
file*

ANNUITY COMPARISONS  
(Employee with 25 years of Service and High-3  
of \$28,889 - GS 11/5)

	CIARDS	Change from Current	% of High-3	CSRS	Change from Current	% of High-3	Current Difference CIARDS vs CSRS	
							\$	%
CURRENT	\$14,444	--	50%	\$13,361	--	46.25%	+\$1,083	3.75%
Proposal (2 1/2% for years of overseas service with Civil Service formula for all other years)								
2 years overseas	--	--	--	\$13,938	+\$577	48.25%		
4 years overseas	--	--	--	\$14,516	+\$1,155	50.25%		
5 years overseas	\$14,805	+\$361	51.25%	--	--	--		
8 years overseas	\$15,455	+\$1,011	53.5%	--	--	--		
10 years overseas	\$15,888	+\$1,444	55.0%	--	--	--		
12 years overseas	\$16,177	+\$1,733	56.0%	--	--	--		
15 years overseas	\$16,611	+\$2,167	57.5%	--	--	--		
20 years overseas	\$17,333	+\$2,889	60.0%	--	--	--		

ANNUITY COMPARISONS  
(Employee with 30 years of Service and High-3  
of \$23,874 - GS 9/5)

	CIARDS	Change from Current	% of High-3	CSRS	Change from Current	% of High-3	Current Difference CIARDS vs CSRS	
							\$	%
CURRENT	\$14,324	--	60%	\$13,429	--	56.25%	+\$895	3.75%
<hr/>								
Proposal (2 1/2% for years of overseas service with Civil Service formula for all other years)								
2 years overseas	--	--	--	\$13,906	+\$477	58.25%		
4 years overseas	--	--	--	\$14,384	+\$955	60.25%		
5 years overseas	\$14,622	+\$298	61.25%	--	--	--		
8 years overseas	\$15,159	+\$835	63.5%	--	--	--		
10 years overseas	\$15,518	+\$1,194	65.0%	--	--	--		
12 years overseas	\$15,756	+\$1,432	66.0%	--	--	--		
15 years overseas	\$16,114	+\$1,790	67.5%	--	--	--		
20 years overseas	\$16,711	+\$2,387	70.0%	--	--	--		

ANNUITY COMPARISONS  
(Employee with 20 years of Service and High-3  
of \$57,227 - GS 15/5)

	CIARDS	Change from Current	% of High-3	CSRS	Change from Current	% of High-3	Current Difference CIARDS vs CSRS \$	%
CURRENT	\$22,890	--	40%	\$20,744	--	36.25%	+\$2,146	7.75%
<hr/>								
Proposal (2 1/2% for years of overseas service with Civil Service formula for all other years)								
2 years overseas	--	--	--	\$21,889	+\$1,145	38.25%		
4 years overseas	--	--	--	\$23,033	+\$2,289	40.25%		
5 years overseas	\$23,606	+\$716	41.25%	--	--	--		
8 years overseas	\$24,893	+\$2,003	43.5%	--	--	--		
10 years overseas	\$25,752	+\$2,862	45.0%	--	--	--		
12 years overseas	\$26,324	+\$3,434	46.0%	--	--	--		
15 years overseas	\$27,182	+\$4,292	47.5%	--	--	--		
20 years overseas	\$28,613	+\$5,723	50.0%	--	--	--		

ANNUITY COMPARISONS  
(Employee with 25 years of Service and High-3  
of \$61,615 - SIS-2)

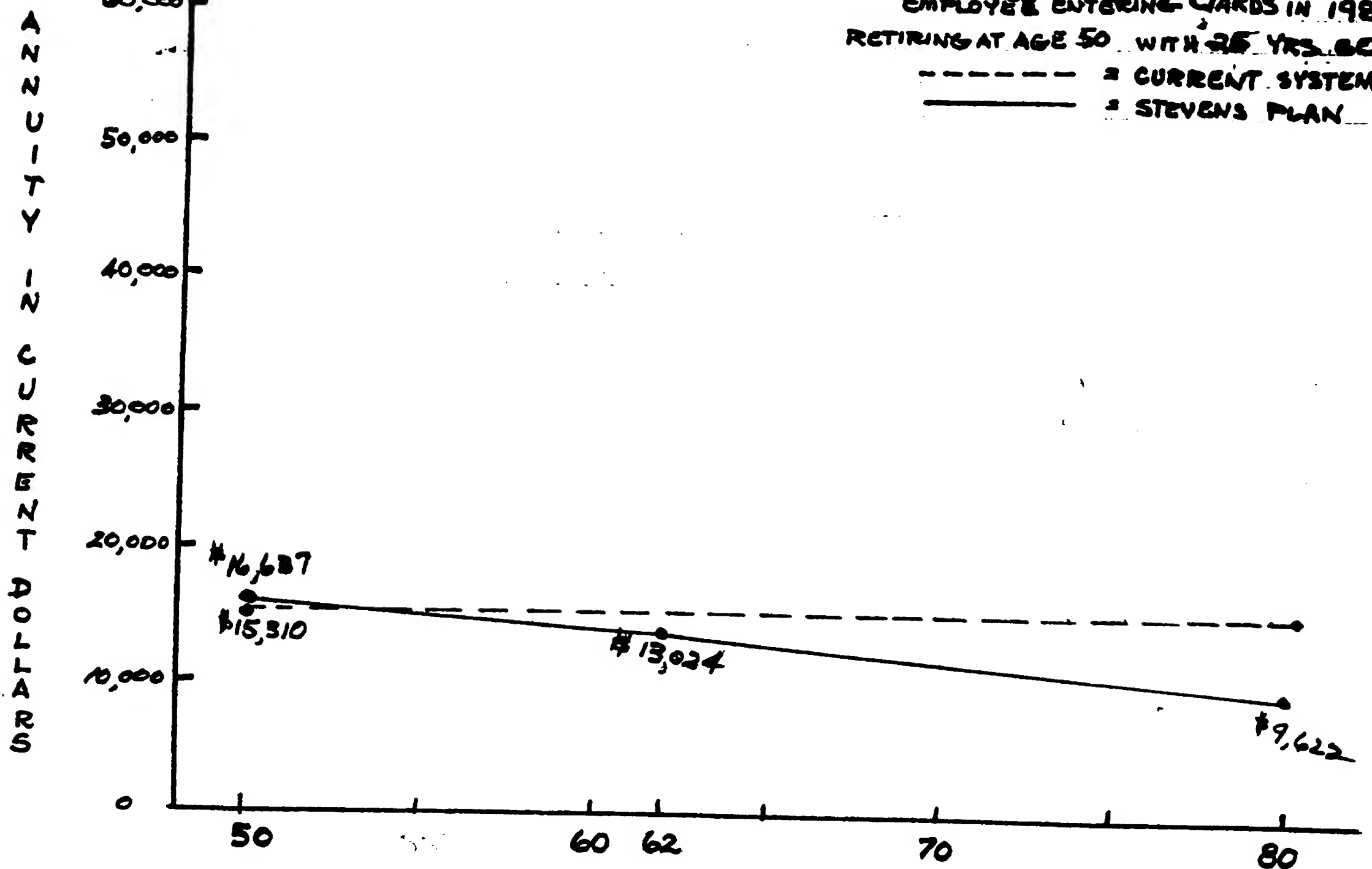
	CIARDS	Change from Current	% of High-3	CSRS	Change from Current	% of High-3	Current Difference CIARDS vs CSRS	
							\$	%
CURRENT	\$30,807	--	50%	\$28,496	--	46.25%	+\$2,311	7.75%
Proposal (2 1/2% for years of overseas service with Civil Service formula for all other years)								
2 years overseas	--	--	--	\$29,729	+\$1,233	48.25%		
4 years overseas	--	--	--	\$30,961	+\$2,465	50.25%		
5 years overseas	\$31,577	+\$770	51.25%	--	--	--		
8 years overseas	\$32,981	+\$2,174	53.5%	--	--	--		
10 years overseas	\$33,888	+\$3,081	55.0%	--	--	--		
12 years overseas	\$34,504	+\$3,697	56.0%	--	--	--		
15 years overseas	\$35,428	+\$4,621	57.5%	--	--	--		
20 years overseas	\$36,968	+\$6,161	60.0%	--	--	--		

*Innuity Comparison  
File*

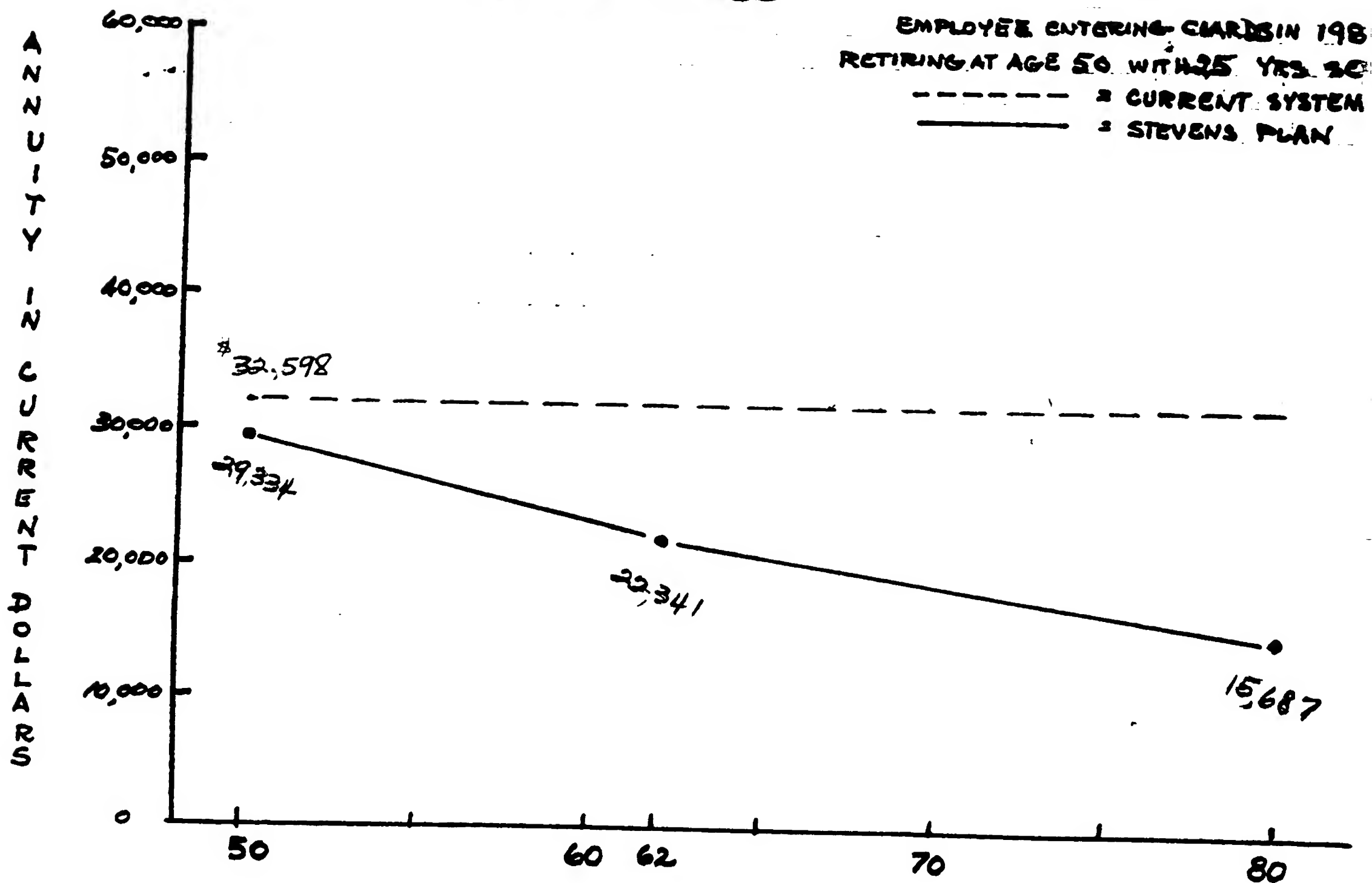
COMPARISON OF RETIREMENT BENEFITS  
CURRENT SYSTEM VS STEVENS PLAN  
RETIREMENT AS GS-11

*(Open file in Innuity  
Comparison file)*

EMPLOYEE ENTERING GRADES IN 1985  
RETIRING AT AGE 50 WITH 25 YRS. SERV.  
----- = CURRENT SYSTEM  
———— = STEVENS PLAN

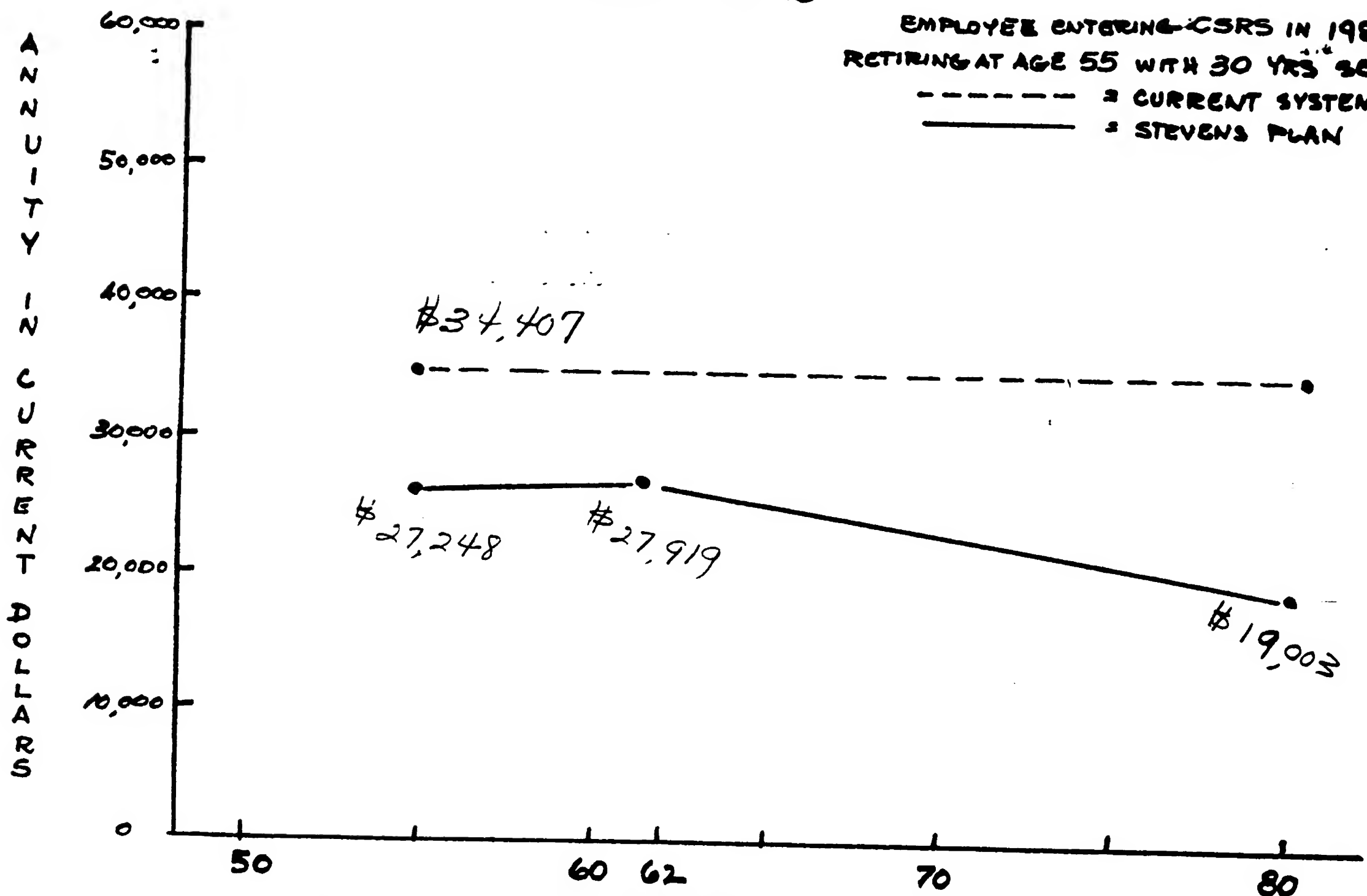


COMPARISON OF RETIREMENT BENEFITS  
CURRENT SYSTEM VS STEVENS PLAN  
RETIREMENT AS SES



COMPARISON OF RETIREMENT BENEFITS  
CURRENT SYSTEM VS STEVENS PLAN  
Retirement at GS-15

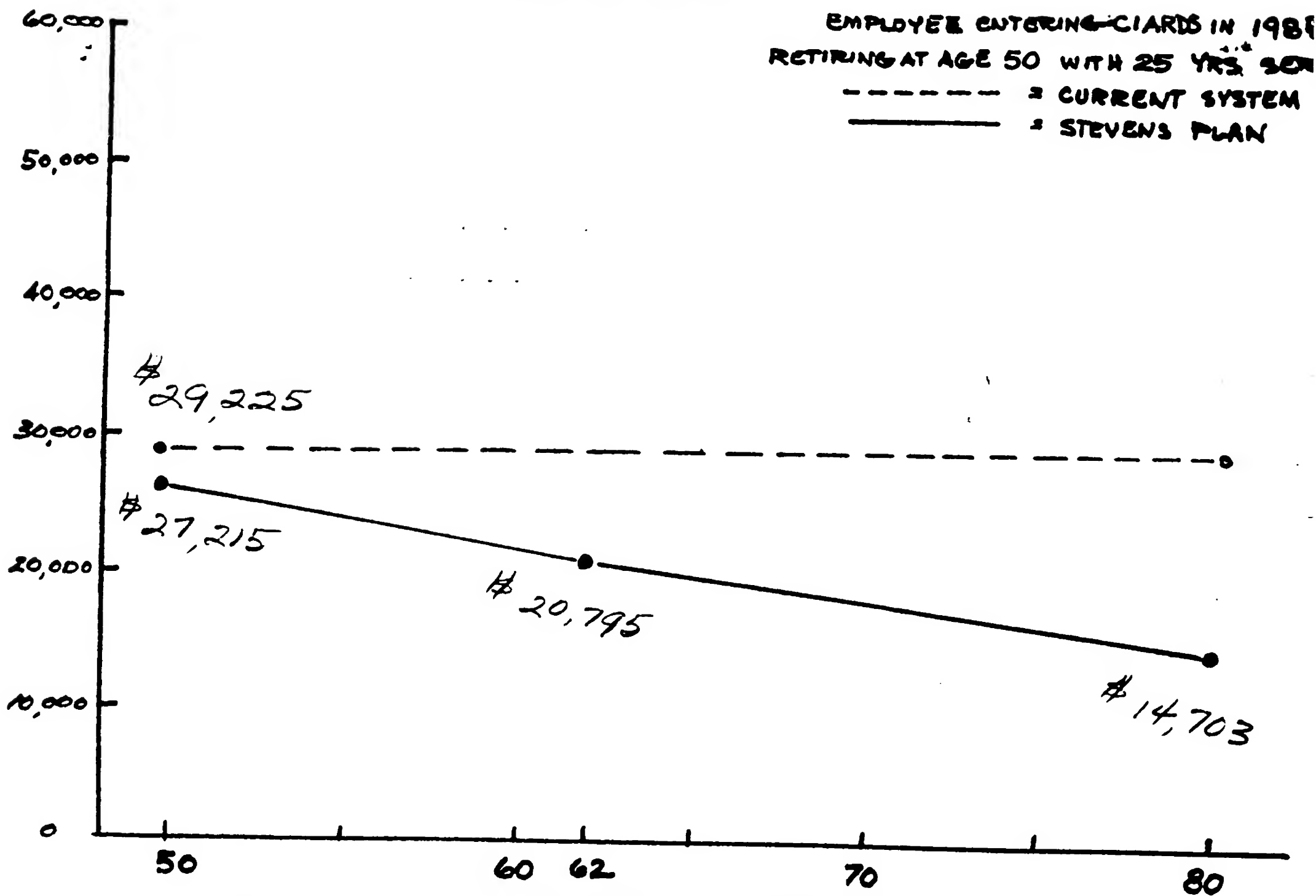
EMPLOYEE ENTERING CSRS IN 1984  
RETIRING AT AGE 55 WITH 30 YRS' SEN  
----- CURRENT SYSTEM  
———— STEVENS PLAN



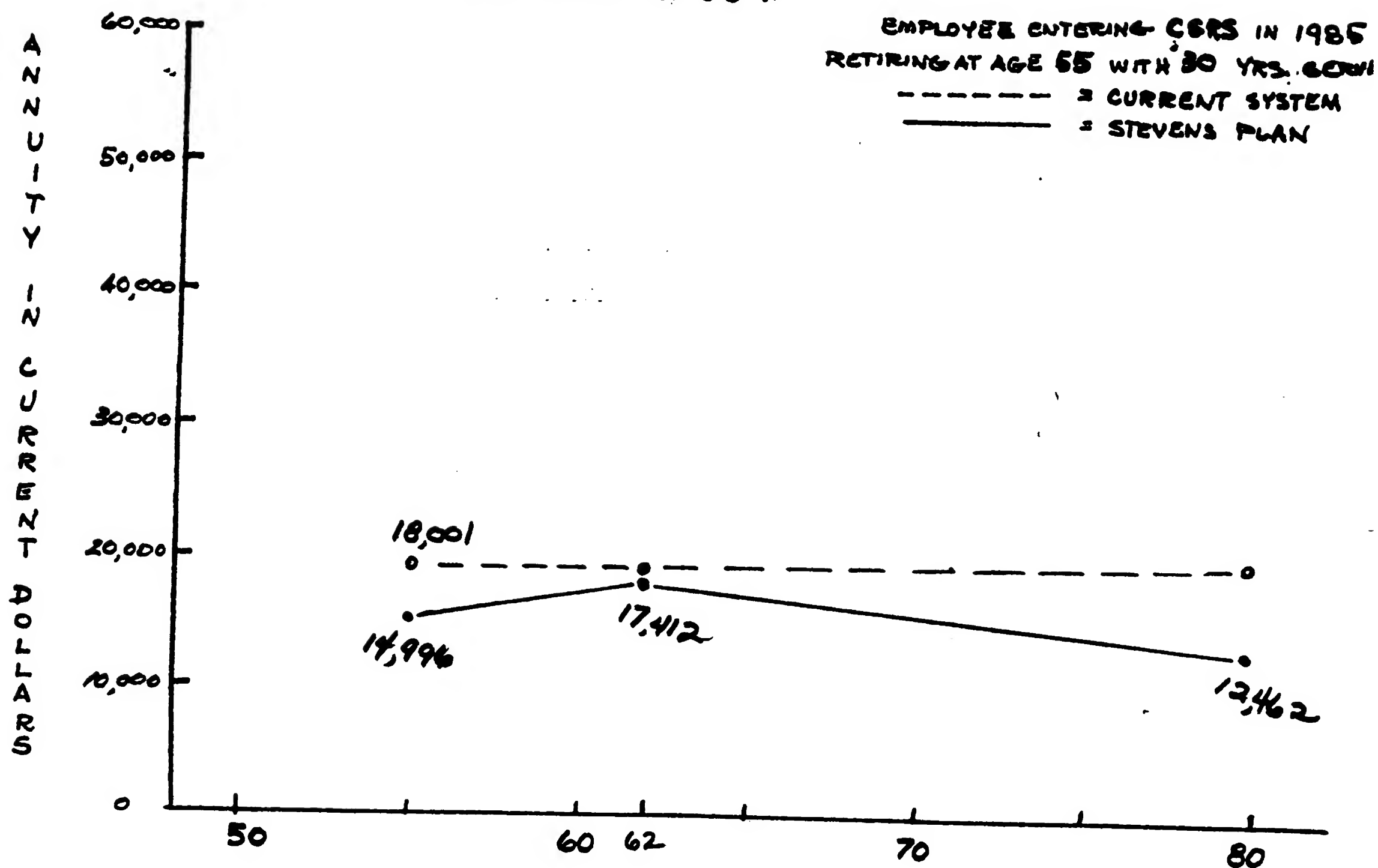


COMPARISON OF RETIREMENT BENEFITS  
CURRENT SYSTEM VS STEVENS PLAN  
Retirement at GS-15

ANNUAL CURRENT DOLLARS

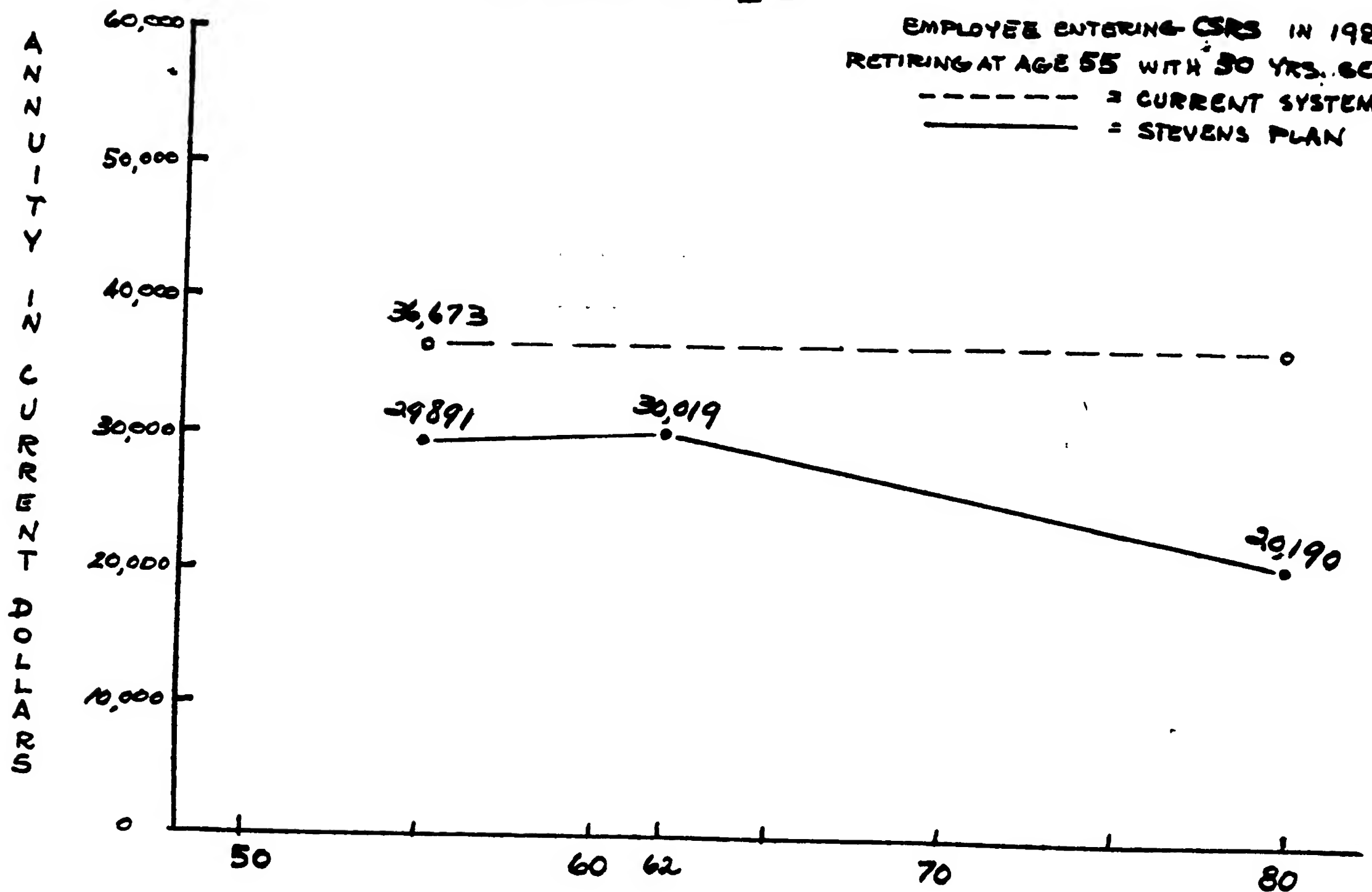


COMPARISON OF RETIREMENT BENEFITS  
CURRENT SYSTEM VS STEVENS PLAN  
Retirement at GS-11



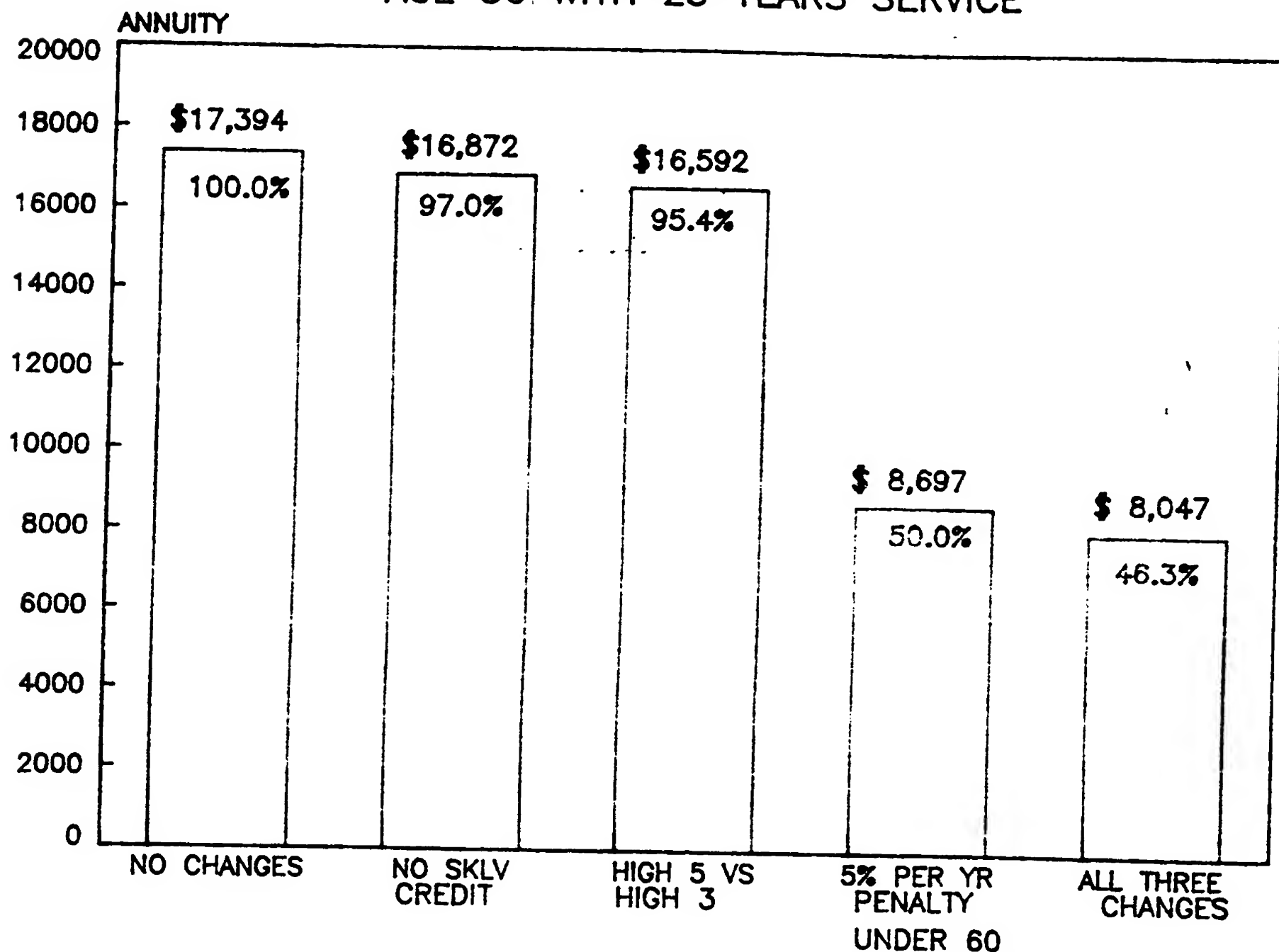
COMPARISON OF RETIREMENT BENEFITS  
CURRENT SYSTEM VS STEVENS PLAN  
Retirement at **SES**

EMPLOYEE ENTERING CSRS IN 1985  
RETIRING AT AGE 55 WITH 30 YRS. GOV. SERVICE  
----- = CURRENT SYSTEM  
———— = STEVENS PLAN

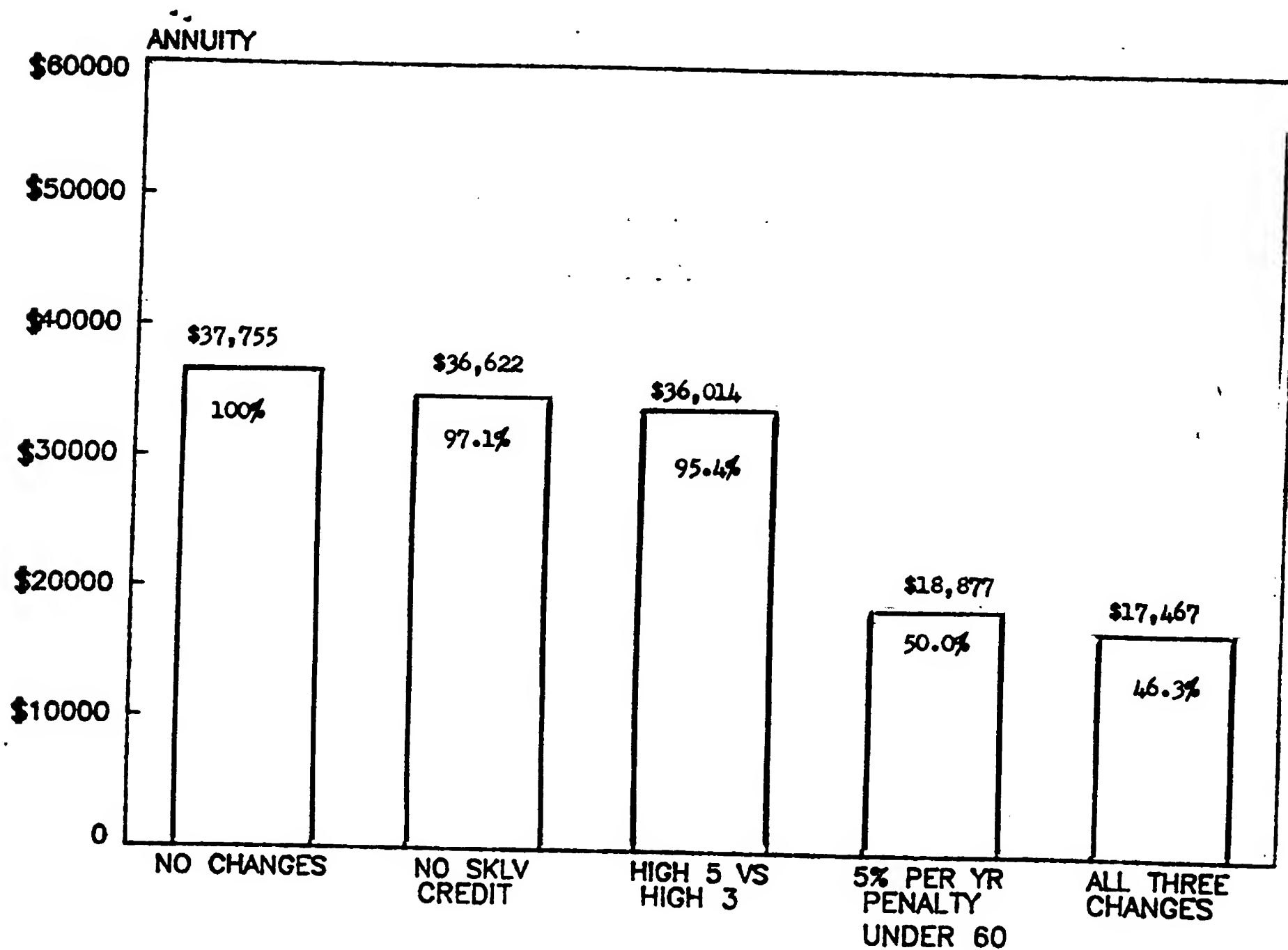


*Annuity Comparison file*

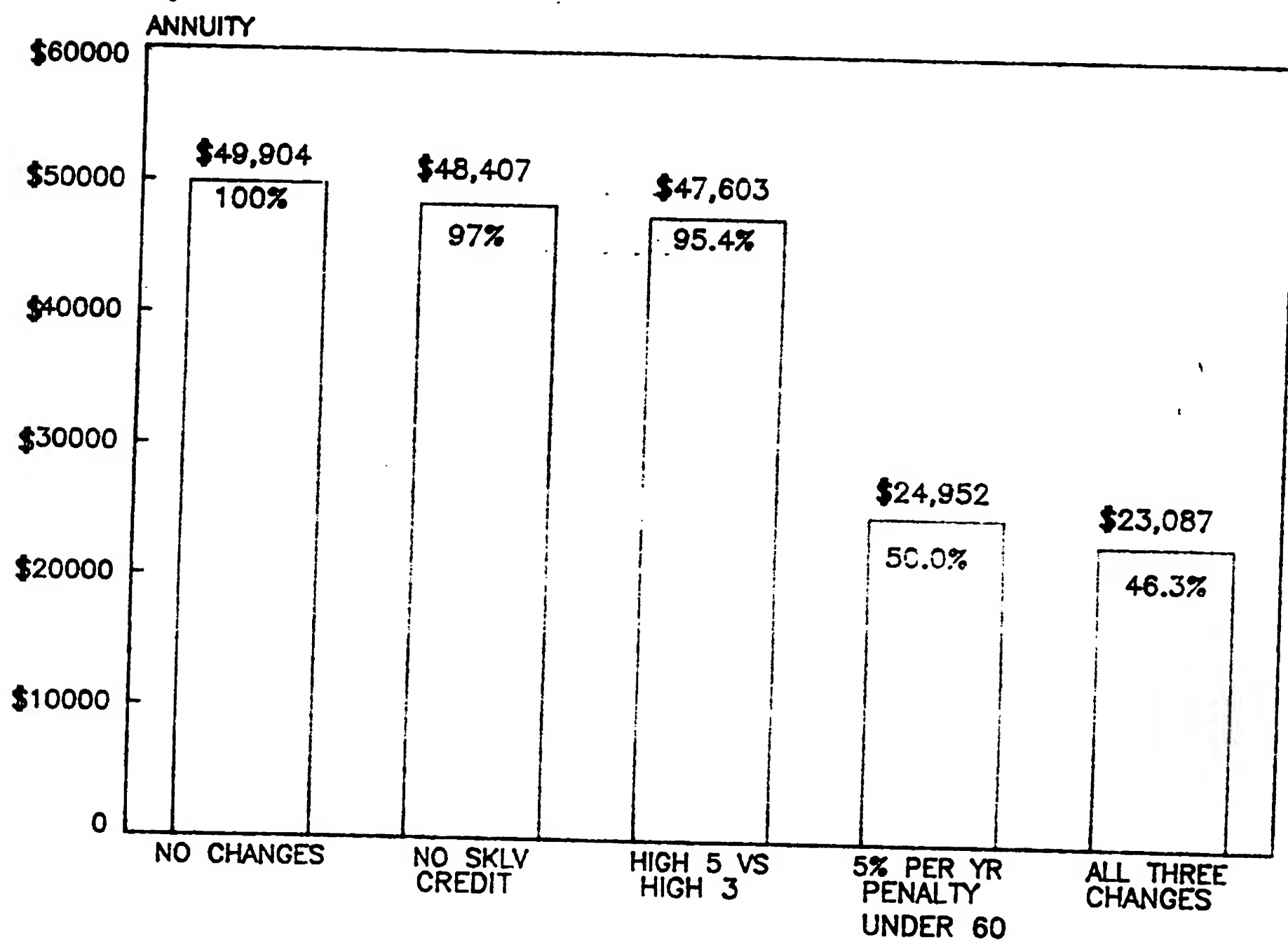
CIARDS ANNUITY FOR A GS-9 EMPLOYEE (PROJECTED TO 1995)  
CURRENT AGE 40 WITH 15 YEARS SERVICE WHO WILL RETIRE AT  
AGE 50 WITH 25 YEARS SERVICE



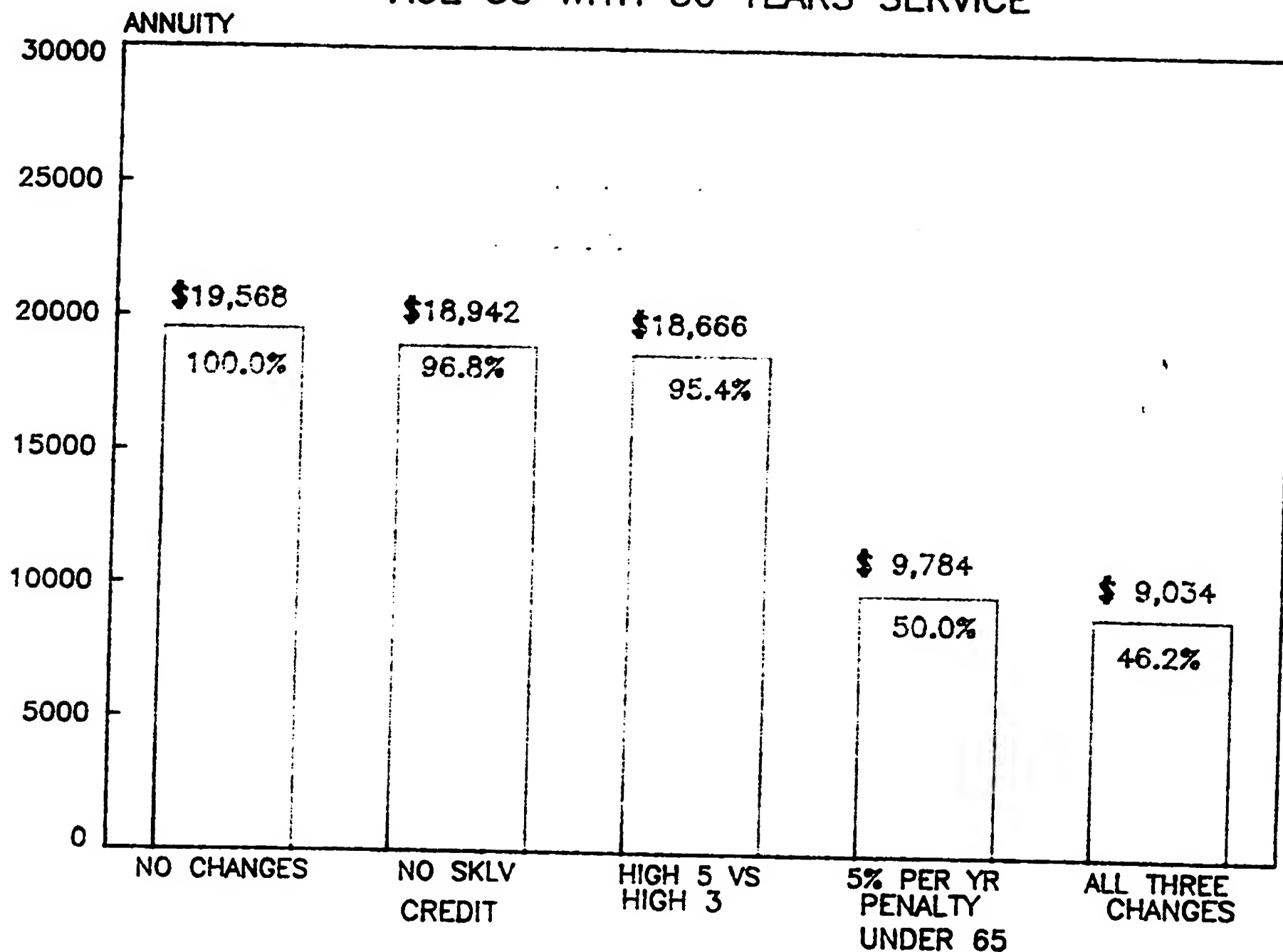
CIARDS ANNUITY FOR A GS-15 EMPLOYEE (PROJECTED TO 1995)  
CURRENT AGE 40 WITH 15 YEARS SERVICE WHO WILL RETIRE AT  
AGE 50 WITH 25 YEARS SERVICE



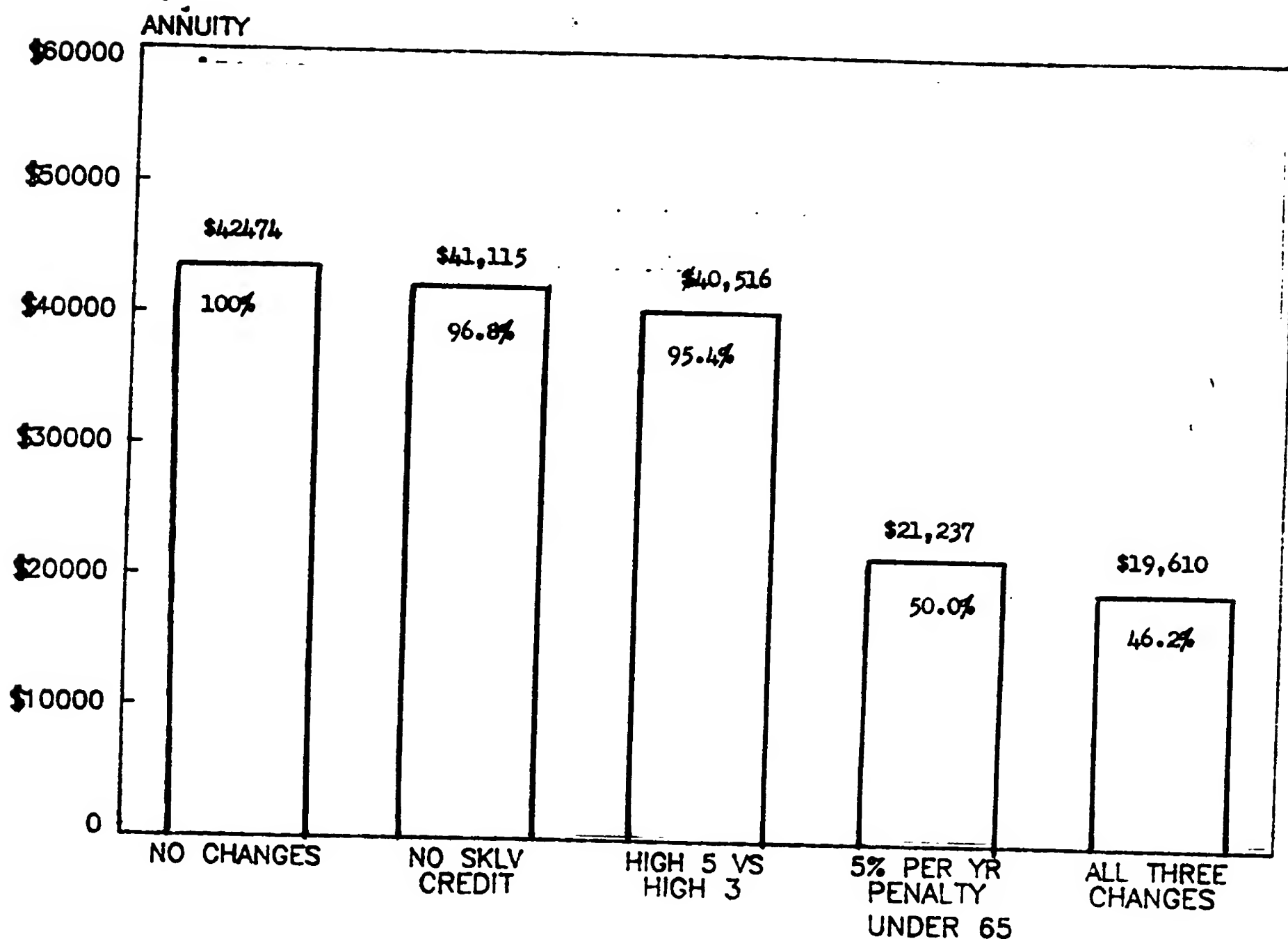
CIARDS ANNUITY FOR A SIS EMPLOYEE (PROJECTED TO 1995)  
CURRENT AGE 40 WITH 15 YEARS SERVICE WHO WILL RETIRE AT  
AGE 50 WITH 25 YEARS SERVICE



CSRS ANNUITY FOR A GS-9 EMPLOYEE (PROJECTED TO 1995)  
CURRENT AGE 45 WITH 20 YEARS SERVICE WHO WILL RETIRE AT  
AGE 55 WITH 30 YEARS SERVICE



CSRS ANNUITY FOR A GS-15 EMPLOYEE (PROJECTED TO 1995)  
CURRENT AGE 45 WITH 20 YEARS SERVICE WHO WILL RETIRE AT  
AGE 55 WITH 30 YEARS SERVICE





CSRS ANNUITY FOR A SIS EMPLOYEE (PROJECTED TO 1995)  
CURRENT AGE 45 WITH 20 YEARS SERVICE WHO WILL RETIRE AT  
AGE 55 WITH 30 YEARS SERVICE

